

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CAROLYN HAYES HALLEY	§	Case No.: 05-14232
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	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2005.
- 2) This case was confirmed on 05/26/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/14/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/08/2009.
- 6) Number of months from filing to the last payment: 56
- 7) Number of months case was pending: 60
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,084.00
- 10) Amount of unsecured claims discharged without payment \$ 22,825.04
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 127,447.00
Less amount refunded to debtor	\$ 1,883.12
<b>NET RECEIPTS</b>	<b>\$ 125,563.88</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,200.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 7,809.74
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 10,009.74**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LAKESIDE VILLAS HOA	SECURED	388.00	.00	388.00	388.00	34.71
GREAT BANK	SECURED	26,325.54	23,000.00	23,000.00	23,000.00	4,569.67
GREAT BANK	UNSECURED	325.54	2,407.24	2,407.24	240.72	.00
HOUSEHOLD FINANCE CO	SECURED	48,500.00	49,550.10	.00	.00	.00
HOUSEHOLD FINANCE	SECURED	1,441.77	1,714.00	1,714.00	1,714.00	.00
EMC MORTGAGE	SECURED	149,500.00	145,433.01	78,791.77	78,791.77	.00
EMC MORTGAGE	SECURED	6,736.62	13,073.30	6,736.62	6,736.62	.00
AMERICASH LOANS LLC	UNSECURED	468.00	467.28	467.28	46.73	.00
BALLY HEALTH CLUB	UNSECURED	587.00	NA	NA	.00	.00
BRYLANE HOME	UNSECURED	188.59	NA	NA	.00	.00
CERTIFIED SERVICES I	UNSECURED	659.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	449.00	NA	NA	.00	.00
COMCAST	UNSECURED	251.97	NA	NA	.00	.00
CROSSING POINTE	UNSECURED	97.07	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,779.08	NA	NA	.00	.00
GINNYS	UNSECURED	382.20	NA	NA	.00	.00
GLENVIEW CREDIT UNIO	UNSECURED	1,849.00	NA	NA	.00	.00
ICS INC	UNSECURED	298.00	NA	NA	.00	.00
ILLINOIS DEPT OF EMP	UNSECURED	276.00	NA	NA	.00	.00
MERCHANTS CREDIT GUI	UNSECURED	22.60	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	960.45	NA	NA	.00	.00
MILL CREEK BANK	UNSECURED	7,655.63	NA	NA	.00	.00
MONROE & MAIN	UNSECURED	96.08	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	440.75	243.17	243.17	24.32	.00
PAT NOWSEL	UNSECURED	1,625.00	NA	NA	.00	.00
PREFERRED CASH	UNSECURED	260.00	NA	NA	.00	.00
PAYROLL LOANS DIRECT	UNSECURED	875.00	NA	NA	.00	.00
PROFESSIONAL ACCOUN	UNSECURED	253.97	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	1,299.34	NA	NA	.00	.00
UNITED COMPUURED	UNSECURED	85.75	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	.00	75.99	7.60	.00
EMC MORTGAGE CORP	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	78,791.77	78,791.77	.00
Mortgage Arrearage	8,450.62	8,450.62	.00
Debt Secured by Vehicle	23,000.00	23,000.00	4,569.67
All Other Secured	<u>388.00</u>	<u>388.00</u>	<u>34.71</u>
<b>TOTAL SECURED:</b>	110,630.39	110,630.39	4,604.38
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	3,193.68	319.37	.00

**Disbursements:**

Expenses of Administration	\$ 10,009.74	
Disbursements to Creditors	\$ 115,554.14	
<b>TOTAL DISBURSEMENTS:</b>		\$ 125,563.88

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.